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Application No. 10/676,370

Reply to Office Action

AMENDMENTS TO THE CLAIMS

Please cancel, without prejudice, claim 82; amend claims 70 and 83; and add new claims 85-91, as reflected below in the Listing of Claims.

Listing of Claims:

Claims 1-69 (canceled)

70. (Currently Amended) A computer-implemented method comprising:

accepting, at a server, a submission of applicant insurance data for placement of a surplus lines insurance policy transmitted by an insurance producer operating in a jurisdiction and not being licensed in the jurisdiction to broker insurance policies of the type specified by the submission;

~~providing a database containing information sufficient to identify a plurality of brokers who are licensed in the jurisdiction to place surplus lines insurance policies of the type specified by the submission;~~

identifying, by the server using a database containing information sufficient to identify brokers, the jurisdictions in which the brokers are licensed to place surplus lines insurance policies, and the type of surplus lines insurance policies the brokers place, at least one broker licensed in the jurisdiction that accepts submissions of the type transmitted by the insurance producer searching broker data in the database;

notifying at least one identified broker about the submission;

permitting at least one identified broker access, through the server, to the submission;

receiving, at the server, an acceptance of the submission for the surplus lines insurance policy from one identified broker;

determining, by the server, whether the submission satisfies a set of guidelines; if the submission satisfies the set of guidelines, generating a quotation, by the server, for the surplus lines insurance policy in the submission from an insurance company; and

sending, by the server, the quotation to the insurance producer.

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Claim 71 (Canceled).

72. (Previously Presented) The method of claim 70 further comprising:
providing a graphical user interface to the insurance producer to allow the insurance producer to enter the applicant insurance data.

73. (Previously Presented) The method of claim 72, wherein the graphical user interface allows the insurance producer to enter information related to an insured entity of the surplus lines insurance policy.

74. (Previously Presented) The method of claim 72, wherein the graphical user interface is provided to the insurance producer over the internet.

75. (Previously Presented) The method of claim 72, wherein the graphical user interface is configured to be displayed by an internet browser.

Claim 76 (Canceled).

77. (Previously Presented) The method of claim 70, wherein the surplus lines insurance policy includes a property and casualty insurance policy.

Claim 78 (Canceled).

79. (Previously Presented) The method of claim 70, further comprising providing a database containing information describing legal requirements for placing surplus lines insurance policies of the type specified by the submission in the jurisdiction.

80. (Previously Presented) The method of claim 70, further comprising:
receiving by the server an acceptance of the quotation for the surplus lines insurance policy from the insurance producer.

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81. (Previously Presented) The method of claim 80, further comprising:
generating the surplus lines insurance policy according to regulatory requirements of the jurisdiction related to surplus lines insurance policies of the type specified by the submission.

Claim 82 (Canceled).

83. (Currently Amended) The method of claim ~~82~~ 70, further comprising:
if the submission fails to satisfy the set of guidelines, notifying, by the server, an underwriter who underwrites the surplus lines insurance policy for the broker who accepted the submission when the surplus lines insurance policy that the submission does not satisfy the set of guidelines.

84. (Previously Presented) The method of claim 83, further comprising:
providing a an underwriter graphical user interface to the underwriter to allow the underwriter to ~~rate the surplus lines insurance policy when the insurance policy does not satisfy the set of guidelines~~ review the submission.

85. (New) The method of claim 84, wherein the underwriter graphical user interface is adapted to allow the underwriter to request more information to supplement the submission.

86. (New) The method of claim 70, wherein the quotation generated by the server is non-binding on the insurance company.

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87. (New) The method of claim 86, further comprising:
receiving by the server an acceptance of the non-binding quotation for the surplus lines insurance policy from the insurance producer;
receiving by the server additional applicant insurance data to supplement the submission;
determining, by the server, whether the supplemented submission satisfies the set of guidelines;
if the submission satisfies the set of guidelines, generating a formal quotation, by the server, for the insurance policy in the submission from the insurance company, the formal quotation binding upon the insurance; and
sending, by the server, the formal quotation to the insurance producer.
88. (New) The method of claim 87, further comprising:
receiving, by the server, an acceptance of the formal quotation for the surplus lines insurance policy from the insurance producer.
89. (New) The method of claim 88, further comprising:
upon receiving the acceptance of the formal quotation, generating, by the server, a binder based on the submission and the formal quotation.
90. (New) The method of claim 89, further comprising:
after generating the binder, notifying, by the server, the broker of the accepted surplus lines insurance policy that a new policy has been placed.
91. (New) The method of claim 90, further comprising:
after generating the binder, notifying, by the server, an underwriter of the accepted surplus lines insurance policy that a new policy has been placed.